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8 UNITED STATES BANKRUPTCY COURT
9 NORTHERN DISTRICT OF CALIFORNIA

10 In re: Case No. 10-13131
11 Mary Mares Chapter 13
Debtor(s)
12 _____/

13 NOTICE AND OPPORTUNITY FOR HEARING ON MOTION TO
14 VALUE LIEN AT \$0 AND AVOID LIEN UPON DISCHARGE
15 TO SECURED JUNIOR LIENHOLDER BAC HOME LOAN SERVICING,
16 CHAPTER 13 TRUSTEE, ALL PARTIES IN INTEREST, AND TO THEIR
17 ATTORNEYS OF RECORD:

18 Take Notice – this is a Scream or Die Procedure. Debtor is giving you Notice
19 that you have an Opportunity for a hearing on Debtor's attached motion to value the
20 lien you hold on Debtor's real property at zero dollars (\$0), and for an order that the
21 Lien may not be enforced, and for an order permanently stripping the Lien from
22 Debtor's real property should Debtor receive a Discharge upon completing her
23 Chapter 13 plan payments.

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1 This scream or die procedure is prescribed by Local Rule 9014-1 of the
2 United States Bankruptcy Court for the Northern District of California. Under this
3 procedure any objection to the requested relief, or a request for hearing on the matter,
4 must be filed and served upon the initiating party within 21 days of mailing of the
5 notice;

6 A request for hearing or objection must be accompanied by any declarations
7 or memoranda of law the party objecting or requesting wishes to present in support of
8 its position;

9 If you do not file a timely objection to the requested relief or a request for a
10 hearing, the Court may enter an order granting the relief by default;

11 Debtor will give at least 10 days written notice of a hearing to the objecting or
12 requesting party, and to the trustee appointed in the case, in the event an objection or
13 request for hearing is timely.

14
15 Date: November 9, 2010

/s/Dan Beck_____
Dan Beck
Attorney for Debtor

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CERTIFICATE OF SERVICE

I hereby certify that on November 9, 2010, a copy of above NOTICE OF
OPPORTUNITY FOR HEARING ON MOTION FOR ORDER VALUING LIEN OF
SECURED CREDITOR AS \$0 AND AVOID LIEN as well as a copy of Debtor(s) MOTION
TO VALUE LIEN OF SECURED CREDITOR AS \$0 AND AVOID LIEN, was served, to the
Chapter 13 Trustee, electronically and to the creditor listed below by certified mail addressed to
an officer of the institution.

Brian Moynihan
CEO and President
BAC Home Loans Servicing, LP
Mail Stop: CA6-919-01-23
400 National Way
Simi Valley, CA 93065

Evan Livingstone

Date: November 9, 2010

Evan Livingstone